

From: [redacted]  
Sent: Tuesday, January 09, 2007 3:55 AM  
To: Taskforcecomments  
Subject: Identify Theft & Social Security Numbers

I sent this recommendation to my congressmen (Senators Akaka & Inouye, & Reps Abercrombie and Case) last year but never got any serious response as to why my idea should not be pursued and implemented. No one really read or looked at my suggestion.

As we all know many identify theft cases involve unauthorized use of Social Security Numbers. I see you cover that in your study. But no one has considered, as far as I know, my simple idea to make social security number misuse much more difficult than now exists.

My idea is feasible and would, I believe, stop over 90% of identify theft cases involving SSNs: Have the Social Security Administration issue a PIN or password type system for all individuals who want to use it. All ATM cards use this type of system. VISA even has a \*Verisign\* program that will not allow charge card processing without appropriate password.

In order for this \*new\* system to work, a law(S) would have to be passed making it mandatory for financial institutions to require Social Security PINS or passwords (or something similar) before any new accounts can be established.

With such a system exposure of Social Security numbers, which is quite rampant in all walks of life, including governments (my State has my SSN on my drivers license), would be of no consequence to me because the number alone could NOT be used by unauthorized people unless they had MY PIN/password. The PIN/password under MY control could be changed if ever my SSN was compromised, e.g., my charge card was lost or stolen.

No one has explained to me, yet, why this system cannot be used or why a better security system to protect Social Security numbers is not put into our system. If commercial activities like brokerages and VISA can develop account protection systems the US Government should be able to do the same.

I'd sure like to hear your comments on my suggestion.

My phone number is [redacted].

My mail address is:

[redacted]

Thanks for listening.